Electronic Acknowledgement Receipt					
EFS ID:	7772863				
Application Number:	10706952				
International Application Number:					
Confirmation Number:	7773				
Title of Invention:	Systems and methods for managing a financial account based on non-credit behavior of a customer				
First Named Inventor/Applicant Name:	Robert J. Greenberg				
Customer Number:	22852				
Filer:	Joseph Edwin Palys.				
Filer Authorized By:					
Attorney Docket Number:	5793.3093-00				
Receipt Date:	08-JUN-2010				
Filing Date:	14-NOV-2003				
Time Stamp:	18:29:07				
Application Type:	Utility under 35 USC 111(a)				
Payment information:					

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$1920
RAM confirmation Number	5595
Deposit Account	
Authorized User	

## File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /₊zip	Pages (if appl.)
--------------------	----------------------	-----------	-------------------------------------	---------------------	---------------------

1	Amendment After Final	replytoOA.PDF	730293	no	18			
Allie	Amenament Artei i ina	replytood.r <i>D</i> F	f496ea56c69aa4d2f728b68aa91aed3e07bf df90	110				
Warnings:								
Information								
			23619					
2	Extension of Time	EOT.PDF	b77bf7fceaf23d807aeae1517bbe62193197 231a	no	1			
Warnings:								
Information	1							
Request for Continued Examir	Request for Continued Examination	10_706952sb0030e_fill.pdf	639488	no	3			
,	(RCE)	10_7 009923b0030e_mii.pai	127ae54307615d1f0e1bc736d0188aaa24f0 1dad					
Warnings:								
Information	1							
4 Fee Worksheet (PTO-875)	fee-info.pdf	31958	no	2				
Tee Worksheet (F10-073)	ree iiio.pai	9d44ffc6ca585730a5f65398c665225a1e95 4188	110					
Warnings:	Warnings:							
Information	1							
		Total Files Size (in bytes)	14	25358				
			•					

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.